

In Re:	:	DEFAULT O/E JAD
	:	
PAUL NOVAK,	:	Bankruptcy No. 23-22788-JAD
	:	
	:	FILED
	:	1/10/25 12:04 pm
Debtor(s)	:	CLERK
	:	U.S. BANKRUPTCY
	:	COURT - WDPA
ORDER DISMISSING CASE WITH PREJUDICE AND TERMINATING INCOME ATTACHMENT		

AND NOW, this 10th day of January, 2025, **IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITH PREJUDICE** and that the Debtor(s) remain legally liable for all of his/her debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. § 349, and creditors are directed to title 11 U.S.C. § 108 (c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

IT IS FURTHER ORDERED that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. § 109(g), the Debtor is ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

IT IS FURTHER ORDERED that each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment order knows to stop the attachment, the Debtor shall serve a copy of this order on each such employer and entity immediately.

IT IS FURTHER ORDERED that the court retains jurisdiction over the Trustee's Final Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

IT IS FURTHER ORDERED that the Clerk shall give notice to all creditors of this dismissal.



JEFFERY A. DELLER Jsf
U.S. Bankruptcy Judge

cm: **All Creditors And All Parties In Interest**

In re:
Paul Novak
Debtor

Case No. 23-22788-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 2

Date Rcvd: Jan 10, 2025

Form ID: pdf900

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2025:

Recip ID	Recipient Name and Address
db	+ Paul Novak, 4607 Library Rd, 220-66, Bethel Park, PA 15102-6902
15670945	+ Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jan 10 2025 17:10:00	Borough of Whitehall, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2025 17:15:07	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15670942	+ Email/Text: ebnjts@grblaw.com	Jan 10 2025 17:10:00	Borough of Whitehall, c/o Goehring, Rutter & Boehm, 437 Grant St 14th floor, Pittsburgh, PA 15219-6101
15681184	+ Email/Text: ebnjts@grblaw.com	Jan 10 2025 17:10:00	Borough of Whitehall, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15693623	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 10 2025 17:11:00	Deutsche Bank National Trust Company, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15691608	+ Email/Text: jdryer@bersteinlaw.com	Jan 10 2025 17:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15670944	+ Email/Text: kburkley@bersteinlaw.com	Jan 10 2025 17:11:00	Duquesne Light Company, 707 Grant St Suite 2200, Pittsburgh, PA 15219-1945
15684080	Email/Text: JCAP_BNC_Notices@jcapi.com	Jan 10 2025 17:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15683084	Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2025 17:15:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15683067	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2025 17:15:06	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15675346	^ MEBN	Jan 10 2025 17:07:22	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15676819	Email/Text: bnc-quantum@quantum3group.com	Jan 10 2025 17:11:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15670946	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 10 2025 17:11:00	Santander Consumer USA, PO Box 961245, Ft Worth, Texas 76161-0244

District/off: 0315-2

User: auto

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Date Rcvd: Jan 10, 2025

Form ID: pdf900

Total Noticed: 16

15670943

+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Jan 10 2025 17:11:00

Select Portfolio Servicing, PO Box 65250, South
Salt Lake, UT 84165-0250

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-1, Asset-Backed Certificates, Series 2004-1 blemon@kmillawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-1, Asset-Backed Certificates, Series 2004-1 dcarlon@kmillawgroup.com
Joseph James Perotti, Jr	on behalf of Creditor Borough of Whitehall rmonti@grblaw.com KNicely@grblaw.com;rmonti@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com

TOTAL: 6